



Kappa Sigma Fraternity Participant Information

School: Missouri S&T

Chapter: Beta-Chi

Location Address: Building 1 - 1701 White Columns Drive, Rolla, (Phelps), MO 65401

Property Information & Total Insured Values

Building Replacement Cost Valuation:	\$5,162,671
Reported Business Personal Property:	\$450,600
Reported Business Income:	\$836,600
Estimated Extra Expense:	\$200,000
Total Insured Values (TIV):	\$6,649,871
Agreed Blanket Value Limit: **	\$7,979,845

** The **Agreed Blanket Value** limit of insurance shown above:

1. Will apply per occurrence,
2. Will apply to the location indicated above,
3. Will be capped at 120% of the combined total insured values (TIV) shown above on a blanketed limit basis for buildings, personal property (contents), business income (rental income), and extra expense as shown above which have been reported by you and are on file with Favor & Company.

The Agreed Blanket Value limit is the maximum limit of coverage per loss. It is your responsibility to verify the accuracy of the above values. You may have the option to modify any of these values, now or during the policy period subject to underwriter approval, by contacting Favor & Company. An updated annual premium cost will be calculated for you.

SPECIAL NOTE: If the Agreed Blanket Value limit is equal to the Total Insured Values limit, your House Corporation has previously elected Stated Value coverage for your location and recovery in a claim is limited to the Total Insured Values shown. Please contact us if you would like to move to an Agreed Blanket Value limit.



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House Corporation Elected Coverages & Deductibles

Standard / All Other Perils deductible: **\$10,000**

Water Damage deductible: **\$10,000**

Earth Movement (includes Earthquake) Coverage Option

Coverage selection: **Accept** Earth Movement deductible: **\$25,000**

Water and/or Flood Coverage Option

Coverage selection: **Decline** Water and/or Flood deductible: **Declined**

Severe Convective Storm Deductible Option (Thunderstorms / Wind / Hail)

Deductible buy down: **Decline to buy down the deductible**

Severe Convective Storm deductible: **\$104,000**

Pipe Freeze / Water Freeze Sublimit Option & Water Damage Deductible

Elected sublimit: **\$100,000 (included)** Pipe Freeze / Water Freeze deductible: **\$15,000**



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Lloyd's Fraternity Property Insurance Program Costs

Initial Base Annual Cost:	\$19,147.26
Cost of Optional Coverage(s):	\$2,392.54
Equipment Breakdown Cost:	\$482
Inspection Fee:	\$165
TOTAL INVOICE AMOUNT:	\$22,186.80

Payment Information

Pay by check made out to "**Favor & Company**".

Pay by electronic check or credit card by visiting our exclusive [PAY NOW](#) link available to Favor & Company customers only.

Full payment must be received on or before October 1, 2026, otherwise all insurance coverage **ends**.

To **finance** your payment, please contact [Dawn Ray](#) in our office. Finance agreements are subject to additional fees.

Any payments received after October 1, 2026, will be subject to a **\$250 late fee**.

If mailing, please send payment to:

Favor & Company
Attn: Cathy Lorenz
451 Dunham Rd, Suite 600
St. Charles, IL 60174

Before sending, please verify the address is correct in your records.

Thank you for honoring Favor & Company with your business.